USAA®

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FACTS

WHAT DOES USAA DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some, but not all sharing. Federal law also requires us to tell you how we collect, share and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income.
- Account balances and account transactions.
- Credit history and insurance claim history.

How?

All financial companies need to share customers' personal information to run their everyday business as permitted by law. For example, we share with print and mail companies that assist us in sending mail. In the section below, we list the reasons financial companies can share their customers' personal information, the reasons USAA chooses to share and whether you can limit this sharing.

Reasons we can share your personal information	Does USAA share?	Can you limit this sharing?
For our everyday business purposes — such as to process your transactions, maintain your accounts, respond to court orders and legal investigations, or report to credit bureaus	**Yes**	**No**
For our marketing purposes — to offer products and services provided or endorsed by USAA	**Yes**	**No**
For joint marketing — sharing with other financial companies to jointly market the other company's products or services	**No**	**We do not share**
For everyday business purposes of the USAA family of companies — this can include information about your USAA transactions and experiences	**Yes**	**No**
For everyday business purposes of the USAA family of companies — this can include information about your creditworthiness or insurability	**Yes**	**Yes***
For non-USAA companies to market to you	**No**	**We do not share**

To limit our sharing

- Visit us online: **usaa.com/optout**, or
- Call **(800) 531-7154** — our menu will prompt you through your choices.

You can contact us at any time to limit our sharing. When you are *no longer* our customer, we continue to share and protect your information as described in this notice.

Please note:

*If you are a *new* customer, we can begin sharing this information among the USAA family of companies 30 days from the date we sent this notice.

Questions?

Call **(800) 531-7154** and ask to speak to a representative.

Who we are

Who is providing this notice?	United Services Automobile Association (USAA) and its family of companies, including companies identified with the USAA name and logo and Garrison Property and Casualty Insurance Company.

What we do

How does USAA protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does USAA collect my personal information?	We collect your personal information, for example, when you: ■ Open an account, or deposit money. ■ Pay your bills, or apply for a loan or insurance. ■ Use your credit or debit card. We also collect your personal information from others, such as credit bureaus, affiliates or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only: ■ Sharing among affiliated companies for everyday business purposes — information about your creditworthiness and insurability. ■ Affiliates from using your information to market to you. ■ Sharing for nonaffiliates to market to you.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

Definitions

USAA family of companies (affiliates)	Companies owned or controlled by USAA. They can be financial and nonfinancial companies in the USAA family of companies. The USAA family of companies includes: companies with a USAA name; financial companies, such as USAA Savings Bank and Garrison Property and Casualty Insurance Company; and nonfinancial companies, such as USAA Alliance Services Company and The USAA Educational Foundation.
Non-USAA companies (nonaffiliates)	Companies not related by common ownership or control. They can be financial and nonfinancial companies. USAA does not share with non-USAA companies so they can market their products to you.
Joint marketing	A formal agreement between a USAA company and a non-USAA financial company to market the non-USAA company's products or services to you. ■ We need to share with print and mail companies to send these communications. ■ We only share with non-USAA financial companies to service transactions you request.

Other important information

Depending on where you live and what products you own, you may receive another privacy notice that describes additional rights.

Other important information (continued)

For Nevada Residents: Nevada law requires that we tell you about the option to be placed on our do-not-call list. If you'd rather not receive sales calls from us, please call 210-531-USAA (8722), our mobile shortcut #8722 or 800-531-8722 so we can place you on our do-not-call list.

If you would like more information, send us an email by clicking the Contact Us link on usaa.com or write us at 9800 Fredericksburg Road, San Antonio, TX 78288.

You may also contact: Bureau of Consumer Protection Office of the Nevada Attorney General, 555 E. Washington Ave., Ste. 3900, Las Vegas, NV 89101, call 1-702-486-3132 or Email: BCPINFO@ag.state.nv.us.

For Vermont Residents: We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures.

Additional information concerning our privacy policies can be found at usaa.com/privacy or call 1-800-531-7154.

Your Choice to Limit USAA Marketing

Who is providing this notice?	The USAA family of companies is providing this notice. This includes USAA companies that provide insurance, banking, investments, financial planning and member services.
Your right to limit marketing	Federal law gives you the right to limit some, but not all, marketing from USAA and requires us to give you this notice. If you limit marketing you will continue to receive: ■ A response when you contact us about a product. ■ Communication from the companies you do business with. ■ Communication sent to the general public, or to all members.
Information used for marketing	You may limit companies in the USAA family from marketing their products or services to you based on your personal information they receive from other USAA companies. This information may include your: ■ Income. ■ Account transactions or insurance transactions. ■ Credit history or driving history. The information used will vary, depending on the product marketed.
Renewal of your choice	Your choice to limit marketing offers from the USAA companies will apply for at least 5 years. Before your choice expires, you will receive a renewal notice allowing you to continue to limit marketing offers from the USAA companies for another 5 years.
Opting out	To limit marketing offers: ■ Visit us online at **usaa.com/optout**, or ■ Call **(800) 531-7154** — our menu will prompt you through your choices.